



COMPANY CASESTUDY

Frandsen Accounting & Low VA Rates

Background

In September 2024, we were introduced to Sharewell Partners. Across our three companies, we had traditional ACA plans that were too expensive for most of our employees, resulting in incredibly low participation rates. Sharewell Partners provided us with healthcare plans customized for each employee—affordable, transparent, and designed to protect more of our team members. Our employees were thrilled to discover their out-of-pocket costs were much lower than under our previous plans, and the claims process has been exceptionally seamless.

One standout example of Sharewell's impact: We recently helped one of our employees save over \$300,000 on medical bills through their concierge support team that reviews medical bills. These savings keep the health plan in good standing and resulted in only a 1% rate increase at renewal for 2026.

I highly recommend Sharewell Partners. Since implementing the new plans, our companies have saved over \$120,000 in premiums, and they've transformed our benefits package into something truly valuable for our entire workforce.

Craig Walton HR Director

Challenges Faced

The companies were burdened by rising healthcare premiums that priced many employees out of coverage. Low participation left too many workers without meaningful protection, while the businesses struggled to justify the growing cost of their traditional plans. The need for a transparent, affordable alternative was clear.

Solutions Implemented

ShareWELL Partners created a blended health program combining ShareWELL Health membership with plans that included preventive care, urgent care, and everyday health services. Employees could also use Health Savings Accounts to tailor their coverage and costs to fit their individual needs and budgets.

- **ShareWELL Health Share**

A safeguard for larger bill and the unexpected in life that offers lower out of pocket for employees.

- **Copay Plans**

Covers preventive care and copays for most common services provided at a doctor or urgent care with no deductible.

- **Health Savings Account**

Covers preventive services with the ability to contribute towards a health savings account to leverage tax savings.

References

 <https://lowvarates.com/about/dave-frandsen/>

Introduction

In September 2024, three affiliated companies sought a better way to provide healthcare benefits that employees could actually afford and use. Their traditional ACA plans had become unsustainable, with premiums too high for most team members to participate. The companies turned to ShareWELL Partners to find a smarter, more flexible solution that would lower costs and expand access to quality care.

Results and Impact

Since launching the new plans, the companies have saved more than \$120,000 in premiums while dramatically increasing employee participation. Employees experienced lower out-of-pocket costs and a smoother, more transparent claims process. One employee even saved over \$300,000 on medical bills through ShareWELL's concierge bill review service, helping keep the overall plan in excellent standing. These efforts resulted in only a 1% renewal rate increase for 2026—proof of the program's long-term sustainability and value.

Conclusion

The partnership with ShareWELL Partners reshaped how these companies approach employee healthcare. By focusing on affordability, customization, and proactive support, ShareWELL delivered meaningful protection and significant financial savings. This collaboration shows how modern health solutions can create lasting benefits for both employers and employees.